

28 August 2023
Markets Announcement Office
ASX Limited

LIBERTY GROUP FY23 RESULTS

Financial Highlights

Liberty Group (ASX:LFG) today reports its financial performance for the year ended 30 June 2023.

	FY23	FY22	Movement
Statutory NPAT ¹	\$181.1m	\$219.3m	(17%)
Underlying NPATA ²	\$186.6m	\$231.1m	(19%)
Financial Assets	\$13.5b	\$12.9b	+5%
Return on Equity ³	15.3%	20.4%	(25%)
Leverage Ratio (end of period)	13.4x	12.8x	+5%

¹ Net profit after tax

² Net profit after tax and amortisation where 'Underlying' means 'Pro-Forma' in the Prospectus

³ Uses Underlying Net profit after tax and average year end balances

LFG reports an increase in its portfolio of financial assets to \$13.5 billion and a decrease in statutory NPAT to \$181.1 million. After adjusting for non-cash amortisation, LFG reports a decrease in Underlying NPATA of 19% to \$186.6 million for the year ended 30 June 2023.

Further information regarding the financial performance for the year ended 30 June 2023 can be found in the Directors Report accompanying the Consolidated Financial Statements, Appendix 4E and the Investor Presentation.

Distribution

LFG announces its actual final distribution of 23.767285 cents per Security for the seven months ended 30 June 2023. The record date for the final distribution was 30 June 2023. The distribution will be paid to Securityholders on 31 August 2023. The distribution is unfranked.

Authorised by the Board.

Investor contact:

Peter Riedel

Company Secretary

+61 3 8635 8005

investorrelations@lfgroup.com.au

About the Liberty Group

Liberty Group is a leading diversified finance company in Australia and New Zealand. Its businesses include residential and commercial mortgages, motor vehicle finance, personal loans, business loans, broking services, general insurance and investments. Liberty has raised more than \$40 billion in global capital markets and helped more than 700,000 customers get financial.